

CERTIFICATION UNDER 37 CFR 1.10

I HEREBY CERTIFY THAT THIS DOCUMENT IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE ON THE DATE SHOWN BELOW WITH SUFFICIENT POSTAGE AS "EXPRESS MAIL POST OFFICE TO ADDRESSEE" MAILING LABEL NUMBER EV154866428US ON DECEMBER 23, 2002 TO THE FOLLOWING:

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DATED: December 23, 2002



[Signature]
ROBERT E. ROSENTHAL

DOCKET NO.: D5009-00002

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
David B. Loeper

Group Art Unit: 2164

Examiner: C. Kyle

Serial No.: 09/434,645

Filed: November 5, 1999

For: METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL
PLANS

RECEIVED
JAN 07 2003
AMENDMENT
GROUP 3600

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JAN 02 2003

Commissioner for Patents
Washington, DC 20231

Technology Center 2100

Sir:

In response to the Official Action dated June 21, 2002, please enter the following amendment:

- Sub C1*
B1
- 1.(amended) A method for evaluating financial plans, comprising the steps of:
receiving from a user financial plan information, comprising a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time, and a plan duration;
selecting a first historical commencement date for a simulation of performance of a financial plan consistent with said financial plan information;

B1
using historical financial market data commencing from said first historical commencement date, calculating the changes in said predetermined initial value of an investment for each time period in one or more series of successive historical time periods, said step of calculating including allowing for said predetermined contribution amount and said predetermined withdrawal amount, continuing until an expiration of the plan duration; and selecting a plurality of second historical commencement dates and repeating the foregoing steps of calculation commencing with each of said second historical commencement dates.

B2
7. (Once amended) A system for evaluating financial plans, comprising:
means for receiving from a user financial plan information comprising a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time, and a plan duration;
means for selecting a first historical commencement date for a simulation of performance of a financial plan consistent with said financial plan information;
means for using historical financial market data commencing from said first historical commencement date, calculating the changes in said predetermined initial value of an investment for each time period in one or more series of successive historical time periods, said step of calculating including allowing for said predetermined contribution amount and said predetermined withdrawal amount, continuing until an expiration of the plan duration; and
means for selecting a plurality of second historical commencement dates and repeating the foregoing steps of calculation commencing with each of said second historical commencement dates.

B3
13. (amended) A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of: